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REW, R. H. *An Agricultural Faggot*. Pp. x, 187. Price, 5s. London: P. S. King and Son, 1913.

This collection of essays on quite various topics in agriculture is by no means devoid of interest, notwithstanding the fact that only three out of ten papers were written within the present century. As the writer observes in his introduction, the persistence of the problems of agriculture is exemplified by the continued timeliness of certain of his papers written twenty years ago—as the one on agriculture and free trade, and another on the townward migration of laborers.

An American must be impressed by certain contrasts with American methods and points of view. Thus it is argued, in a chapter on the middlemen in agriculture, that it would be more economical for farmers always to slaughter their cattle destined for the London market, instead of sending them alive. It appears that in the nineties the practice of shipping only the carcasses was becoming more frequent. We should probably conclude that, however superior English agriculture may be in many particulars to our own, we are more fortunate in the mechanism for disposing of products—at any rate as regards live stock. Thus it appears that the English farmer (unless there has been a change) has no means of knowing the prevalent price of cattle, because there are no quotations having the approximate correctness of the reports for our central markets, and it seems quite astonishing to find a discussion of the question whether the weight of cattle should be determined by the use of scales or estimated from measurements of the animal's back-bone and girth.

In the introduction it appears that after twenty-five years of discussion the old method survives.

Mr. Rew is assistant secretary to the Board of Agriculture. In addition to subjects just mentioned he discusses farming in olden times, English markets and fairs, the nation's food supply, British and English agriculture.

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RUBINOW, I. M. *Social Insurance*. Pp. vii, 525. Price, \$3.00. New York: Henry Holt and Company, 1913.

Summarizing the causes of poverty as "(1) absence of a worker in the family; (2) physical inability to perform labor, because of illness, accidental injury, chronic invalidity, or the physical deterioration accompanying old age, and finally, (3) inability to find employment" (p. 8), Dr. Rubinow examines the ways by which these factors may be met by insurance. He points out that the individualism, which insists that each person arrange for the carrying of this burden, is not only unusual, but practically impossible. That there is need for a comprehensive scheme is clearly demonstrated.

This study is in five parts—introduction, insurance against industrial accidents, insurance against sickness, insurance against old age, invalidity and death, and insurance against unemployment. The introduction contains the concept of social insurance, the development of the movement in Europe, and the need of such insurance in the United States. Under the last heading

it is shown that, although the wage-earner may be able to maintain a standard of life adequate for efficiency, it is impossible for him to lay aside enough to meet emergencies.

Almost one-third of the book is devoted to the subject of industrial accidents. This is permissible, in view of the fact that nearly one-half of the states have undertaken to relieve the worker from the harmful results of such accidents. The analysis of the number and causes of industrial accidents is probably the best short statement of this problem yet made. The legislation in America, as well as in foreign countries, is summarized, carefully examined, and constructively criticized. It is shown that the problem of developing a system of sufficient and reasonable care for those injured in modern industry is being rapidly met; the questions to be solved are those of means, rather than of end.

Basing his estimates upon figures from countries that have sickness insurance, Dr. Rubinow concludes that ill health causes an economic loss of over \$650,000,000 each year. This affects between 40 and 50 per cent of the wage-earners. Since it does not seem reasonable or advisable to have this loss fall on the individual worker, the author finds the solution in distributing the burden of the loss. Some scheme of insurance must be adopted, as, without it, the efficiency of the entire family is reduced. Again the European results are summarized.

The factory worker, whose working life has been shortened by the stress of modern industry, can be satisfactorily protected only by invalidity insurance. His wages do not amply meet this emergency, and it is unreasonable to insist that the old must rely upon outdoor relief. Compulsory provision for the future is the only practicable answer. Here also must be considered the provision in case of the untimely death of the wage-earner. This should take the form of life insurance, rather than that of pensions for widows and children.

In the last part of the book, the experiences of various states and countries, in their attempts to solve the problems of unemployment, are discussed. This is a comparatively virgin field, and a discussion of results is premature.

The final chapter is devoted to a summary and a refutation of the usual arguments advanced against social insurance. The author feels that there are serious problems naturally developing from modern civilization and modern industry that can be met only by the means that he suggests.

This study is a valuable contribution to the subject of social insurance. With the present growing interest in these subjects, there will be an increasing demand for this clear, systematic presentation of both problems and solutions.

ALEXANDER FLEISHER

Philadelphia.

RUSSELL, JOHN H. *The Free Negro in Virginia, 1619-1865*. Pp. viii, 194. Price \$1.00. Baltimore: The Johns Hopkins Press, 1913.

This monograph is a first-hand study, largely from legal documents. In 1782, when restrictions on emancipation were removed, free Negroes numbered